INFORMATION DISCLOSURE CITATION				Docket Number	Serial Number 09/045,036					
				97-558						
				Applicants	Applicants					
				WALKER et al.						
				Filing Date Group Art Unit		Unit				
				March 20, 2006	3622	3622				
	97-558									
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS		DA	DATE IF APPROPRIAT		
/jdc/	Α	5,243,652	09/1993	Teare et al.						
/jdc/	В	5,768,382	06/1998	Schneier et al.						
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			FOREIGN I	PATENT DOCUMENTS						
	REF	EF DOCUMENT NUMBER	DATE	COUNTRY	CLASS		Translation			
							Yes	No		
			OTHER DO	OCUMENTS (Including author, I	Title, Date, Pertine	ent Pages,	Etc.)			
EXAMIN	ER	/Jeffrey Carlson/		DATE CONSIDERED:	11/11/2007					
		nitial if citation considered, whether Include copy of this form with next		n conformance with MPEP Section 609; I applicant.	Oraw line through cite	ition if not	in confor	mance		

				Docket Number	Serial !	Number				
				97-558	09/04	09/045,036				
				Applicants						
INFO	RMA	TION DISCLOSURE O	CITATION	WALKER et al.						
				Filing Date		Group Art Unit				
			March 20, 2006		3622					
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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME		CLASS	SUB- CLASS	DA	LING ATE IF COPRIAT E	
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/jdc/	G	JP-57120172	07/1982	Japan						
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/jdc/	I	"Point-of-sale: cash-back feature at the point-of-sale emerges as new trend in EFT industry," EFT Report, April 18, 1988, Vol. 11, Iss. 8, pg. 6.								
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